

## Proposed NU Business Name: **PRONOY SANITARY**



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Chagal naiya, feni

Project verified by: Susanto kumar biswas



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SUNIL CHANDRA DEB NATH</b>
Age	:	25/12/1983( 34Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son 0 Daughter
No. of siblings:	:	01 Brother 05 Sisters
Address	:	Vill: South Mondia, P.O: Pir sultan, P.S: Chagalniya Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>SENU BALA NATH</b>
(iii) Father's name	:	<b>LATE: PROFULLO KUMAR DEBNATH</b>
(iv) GB member's info	:	Branch: Ghopal, Centre # 7/(Female), Member ID :1767/1, Group No: 04 Member since: 05-03-2007-2012(6Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 0,000/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01830-020927
Mother's Contact No.	:	01830-320141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SENU BALA NATH** joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

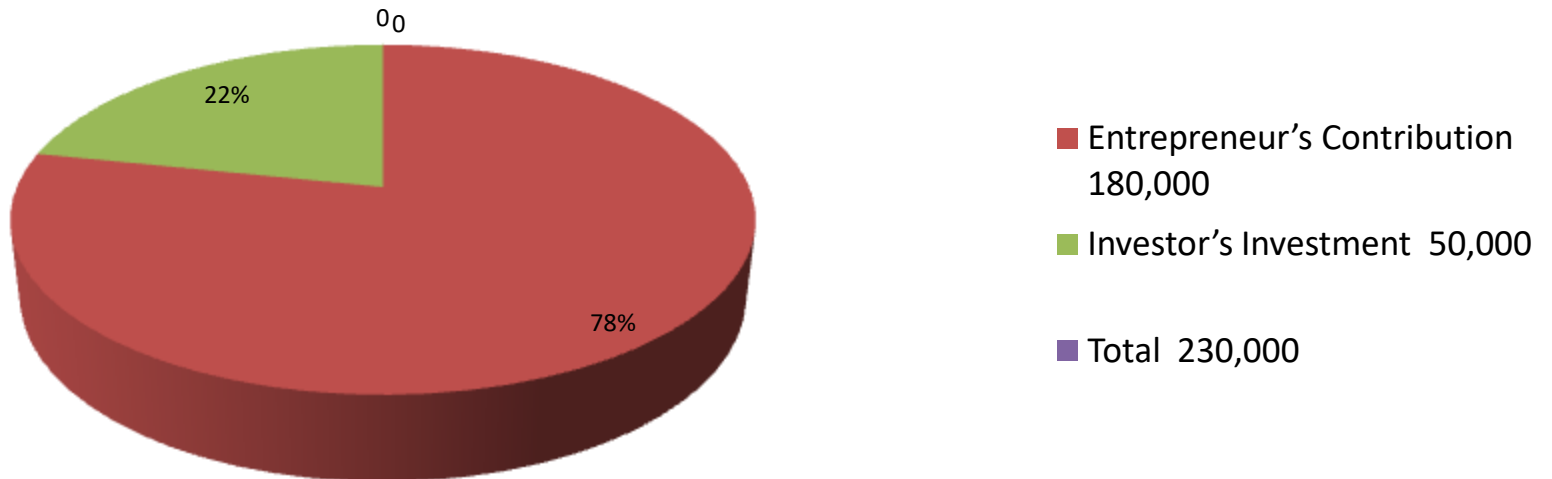
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PRONoy SANITARY</b>
Location	:	Koroia bazar,chagalnaiya ,Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/- (from existing business) 78% Required Investment BDT 50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 200 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods Sanatory parts,bondhu stov, others,etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. 1employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Sanatory parts,bondhu stov, others,etc	2800	84000	1008000
	0	0	0
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Sanatory parts,bondhu stov, others,etc	2240	67200	806400
<b>Total Variable Expense</b>	<b>2240</b>	<b>67200</b>	<b>806400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>560</b>	<b>16800</b>	<b>201600</b>
<b>Less Fixed Expense</b>			
Rent		2000	24000
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		4000	48000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>12000</b>	<b>144000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4800</b>	<b>57600</b>

Investment Breakdown							
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
sanatory part	1	80,000	80,000	1	30,000	30,000	110,000
chari	1	20,000	20,000	1	20,000	20,000	40,000
stove	1	40,000	40,000			0	40,000
others	1	20,000	20,000			0	20,000
security	1	20,000	20,000			0	20,000
			0			0	0
			0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>5</b>	<b>180000</b>	<b>180,000</b>	<b>2</b>	<b>50,000</b>	<b>50,000</b>	<b>230,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Sanatory parts,bondhu stov, others,etc	3300	99000	1188000	1247400	1309770
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3300</b>	<b>99000</b>	<b>1188000</b>	<b>1247400</b>	<b>1309770</b>
<b>Less Variable Expense (B)</b>					
Sanatory parts,bondhu stov, others,etc	2640	79200	950400	997920	1047816
<b>Total Variable Expense</b>	<b>2640</b>	<b>79200</b>	<b>950400</b>	<b>997920</b>	<b>1047816</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19800</b>	<b>237600</b>	<b>249480</b>	<b>261954</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>12000</b>	<b>144000</b>	<b>144580</b>	<b>145169</b>
<b>Net Profit (E)= [C-D]</b>		<b>7800</b>	<b>93600</b>	<b>98280</b>	<b>103194</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	93,600	98280	103194
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73600	151880
	<b>Total Cash Inflow</b>	<b>143,600</b>	<b>171,880</b>	<b>255,074</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>73,600</b>	<b>151,880</b>	<b>235,074</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Koroia bazar, chagalnaiya  
, Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













